P-2580   Cash-Out (Continued)

H.   Direct Deposit (Continued)

When a client applies at DSW and has a face to face interview, discuss the direct deposit option. If the client does not wish to make the decision then, give him/her a DSW 2O1DD to take home and explain that if he/she is determined eligible, direct deposit may be started at any time by returning the form with a voided deposit slip (if available).

When a client applies at DSW and has a telephone interview, discuss the direct deposit option. If the client is interested or isn't sure, send a DSW 2O1DD with the grant notice. If the client expresses a clear preference for a check, do not send a DSW 2O1DD.

3.   Beginning Direct Deposit: When you receive a completed DSW 2O1DD, enter the bank name and/or identification number and account number (If you do not have the identification number, ACCESS is programmed with a list of bank names and numbers) Code the DD REQUEST field with a Y. If ACCESS does not recognize the bank code or we know this bank does not accept direct deposit, you will see an edit. If the bank is unknown to ACCESS, send a MAIL message to PPS, who will arrange for it to be added. Below is a mock-up of a sample deposit slip with the critical numbers boxed in. The bank ID number will always be nine digits, but the account number may have any number of digits. Only include characters that are numbers or dashes.

```
NAME                                                    CURRENCY
ADDRESS                                                 COIN
                                                             etc.

DATE_____19____
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

(BANK LOGO)

|:123456789|:" '11    22    3344   7      '           44
```

Bank ID is: 123456789; Account number is: 112233447

A weekly bank run send your transaction to the bank and generates a district office notice to the client giving the start date for direct deposit. This start date will always be the first of a month and will appear on the BANK panel in the EFF PERIOD (effective period) field.

The bank has 10 calendar days from the date of the weekly run to verify the account and get back to us if there is a problem. This date (the run date + 10) will appear in the "DD EFF BANK DATE" field on the BANK panel. Benefits on a monthly run on or after this effective date will be issued by direct deposit rather than by check.

To change benefits to direct deposit for the first of the following month, you need to enter the Y and the bank information early enough to allow 10 days between the weekly bank run and the benefit run.

P-2580   Cash-Out (Continued)

H.   Direct Deposit (Continued)

Example: The October benefit run is the 22nd. To make the effective period no later than November, you need to make BANK entries no later than 10/8. The weekly bank run on the 8th will generate an effective date of 10/18. If you waited until the following week, the next bank run would be 10/15 and the effective date would be 10/25, too late for the 10/22 benefit run.

If the account is verified, you will not receive any message.

If it is not, the bank will notify Administrative Services, who will enter a "?" on the BANK panel and send you a MAIL message explaining the problem. The "?" creates an edit message to alert you and generates a district office notice saying that a problem has been found and asking that the client contact you to resolve it (the most common problem is an error in transcribing numbers). When you correct the problem, change the "?" to a "Y" so the case will be picked up on the next weekly run. (If the client no longer has an account or wants to continue receiving checks, enter an "N".) If you cannot find an error, send a MAIL message to PPS.

EXAMPLES OF PROCESSING TIMEFRAMES:

ES Action	Weekly Run	Effective Date on BANK	Benefit Run	Date on Notice (start date)
9/9	9/10	9/20	9/22	10/1
10/4	10/ 8	10/18	10/22	11/1
10/12	10/15	10/25	10/22	12/1
10/20	10/22	11/ 2	11/19	12/1

4.   Changes in Accounts and/or Banks: If a client wants to change banks and/or accounts, give or mail the client a new DSW 2O1DD and follow the same procedures for beginning direct deposit.

When the DSW2O1DD is returned, go to the current direct deposit BANK panel and change the "Y" in DD REQUEST to an "N" (or if the account is no longer active, delete the panel). Enter the new direct deposit information on a different BANK panel. The next weekly run will generate a change notice saying the old direct deposit is terminated and giving the start date for the new account and/or bank.

If the effective date (DD EFF BANK DATE) of the new direct deposit is after that month's benefit run, the client will receive a check for a transition month. If the effective date is on or before the benefit run, direct deposit will be made to the new account and the client will not receive a check for a transition month.

P-2580   Cash-Out (Continued)

H.   Direct Deposit (Continued)

>   Example 1:   On Friday, 12/3, a client calls you to say she has changed banks for
>   her checking account. Send a DSW 2O1DD. You receive the DSW 2O1DD on
>   Thursday, 12/9. Change the DD REQUEST code on the panel for the old account
>   to "N" and enter a new panel for the new account. The weekly run on 12/10 will
>   determine an effective date of 12/20 and generate a notice ending direct deposit
>   for the first account and giving a direct deposit start date for the new account of
>   1/1. Since the benefit run is 12/22, we have time to make the change.

>   Example 2:   A client calls on Friday, 12/3 to request that her bank account be
>   switched from her checking to her savings. You send a DSW 2O1DD. You
>   receive the DSW 2O1DD on 12/16 and enter the "N" on one panel and the new
>   information on another BANK panel. The weekly run on 12/17 determines an
>   effective date of 12/27. Since the benefit run is 12/22, the notice will give an end
>   date for the first account and a start date for the new account of 2/1. The client
>   will receive a check on 1/1.

5.   Ending Direct Deposit: If a client wants to end direct deposit, send a
DSW 2O1DD. Do not act on the request until the DSW 2O1DD is returned.
When it is returned, enter "N" in DD REQUEST on the BANK panel. The action
will be effective for the next benefit run, regardless of when the weekly run is.
For instance, if you made the change on 11/19 and the benefit run was 11/19, the
client would receive a check on 1/1 instead of direct deposit.

The next weekly run will determine the effective date as that day or the day of the
benefit run, whichever is earlier.   Any benefit runs on or after this effective date
will be paid by check instead of direct deposit. The weekly run will also generate
a notice giving an end date.

6.   Reinstatements and Re-openings: When a case is reinstated (or re-opened after a
period of ineligibility) and has a BANK panel with direct deposit indicated, direct
deposit will begin again automatically without a new DSW 2O1DD. If the case is
approved before the benefit run, benefits will be issued by direct deposit. If the
case is approved after the benefit run, a D.O. check will be issued and the
following month's benefits will return to direct deposit.

7.   Problems: We expect problems with the actual direct deposit to be extremely
rare. If the bank cannot process the transaction, Administrative Services will be
notified immediately. They are responsible for entering a "?" on the BANK panel
to alert you and the client to a problem, voiding the issuance, and sending a MAIL
message to you explaining the problem and advising you to issue a replacement
check.

P-2580   Cash-Out (Continued)

H.   Direct Deposit (Continued)

7.   Problems (Continued)

If a client calls you to report that the direct deposit is not in the account, check INQD to make sure that the case was scheduled as direct deposit. If it was, contact Joan Mathews in Administrative Services with the following information: client name, SSN, name of the bank account number, transaction number, and amount of deposit. Joan will contact the bank to verify that a deposit was not made. If it was not made, Joan will place a stop on direct deposit and notify you to replace the direct deposit via a manual issuance of a food stamp cash-out check.